



The Standard
Short Term Disability Plans and Rates
 2023-24 Plan Year

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VOLUNTARY ENROLLMENT - EMPLOYEE PAID PLANS

Allows each employee to choose whether or not they wish to enroll.
 Premiums must be paid by the employee.

	Voluntary Enrollment - Employee Paid		
	Plan 10	Plan 11	Plan 12
Benefit Waiting Period (Days)	7	7	7
Benefit Duration (Days)	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00069	0.00076	0.00080

MANDATORY ENROLLMENT - EMPLOYER PAID PLANS

Requires all employees to enroll. Premiums must be paid by the employer.

	Mandatory Enrollment - Employer Paid		
	Plan 28	Plan 29**	Plan 30**
Benefit Waiting Period (Days)	7	7	7
Benefit Duration (Days)	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00072	0.00083	0.00084

MANDATORY ENROLLMENT - EMPLOYEE PAID PLANS

Requires all employees to enroll. Premiums must be paid by the employee.

	Mandatory Enrollment - Employee Paid		
	Plan 46**	Plan 47**	Plan 48
Benefit Waiting Period (Days)	7	7	7
Benefit Duration (Days)	90	90	90
Maximum Weekly Benefit	\$1,500	\$1,500	\$1,500
Benefit Percentage	60%	66 ⅔%	70%
Monthly Premium = Employee's Average Monthly Wage Multiplied By This Rate (Not to exceed Max Monthly Pre-disability Earnings*)	0.00040	0.00045	0.00046

**New plans, effective 10/1/2023

* **Maximum Monthly Pre-disability Earnings:**

- For 60% Plan: The first \$10,833 of employee's monthly pre-disability earnings
- For 66 ⅔% Plan: The first \$9,750 of employee's monthly pre-disability earnings
- For 70% Plan: The first \$9,286 of employee's monthly pre-disability earnings

